

**Fill in this information to identify the case:**

Debtor 1 Kimberly Monique Scott

Debtor 2

United States Bankruptcy Court for the: District of Maryland

Case number : 19-25535

**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment is due. See Bankruptcy Rule 3002.1.

<b>Name of creditor:</b>	<b><u>U.S. Bank Trust National Association as trustee of Tiki Series IV Trust</u></b>	<b>Court claim no.</b>	<b><u>4</u></b>
		(if known):	
<b>Last 4 digits of any number you use to identify the debtor's account:</b>	<b><u>7523</u></b>	<b>Date of payment change:</b>	<b><u>12/01/2020</u></b>
		Must be at least 21 days after date of this notice	
		<b>New total payment:</b>	<b><u>\$439.69</u></b>
		Principal, interest, and escrow, if any	

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with the applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

**Current escrow payment: \$303.26****New escrow payment: \$204.21****Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

**Current interest rate:****New interest rate:****Current Principal and interest payment:****New principal and interest payment:****Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect).

Reason for change:

**Current mortgage payment:****New mortgage payment:**

Debtor 1 Kimberly Monique Scott  
First Name Middle Name Last Name

Case number (if known) 19-25535

**Part 4:** Sign Below

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box:*

☐ I am the creditor.

☒ I am the creditor's attorney or authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

/s/ Christopher Giacinto Date 10/12/2020  
Signature

Print: Christopher Giacinto Title Authorized Agent for Creditor  
Company Padgett Law Group  
Address 6267 Old Water Oak Road, Suite 203  
Tallahassee FL, 32312  
Contact phone (850) 422-2520 Email PLGinquiries@padgettlawgroup.com

**CERTIFICATE OF SERVICE**

**I HEREBY CERTIFY** that a true and correct copy of the foregoing has been furnished to the parties on the attached Service List by electronic service and/or by First Class U.S. Mail on this the 12th day of October, 2020.

/S/ Christopher Giacinto

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CHRISTOPHER GIACINTO  
PADGETT LAW GROUP  
6267 Old Water Oak Road, Suite 203  
Tallahassee, FL 32312  
(850) 422-2520 (telephone)  
(850) 422-2567 (facsimile)  
PLGinquiries@padgettlawgroup.com  
*Authorized Agent for Creditor*

**SERVICE LIST (CASE NO. 19-25535)**

Debtor

Kimberly Monique Scott  
828 Glenwood Avenue  
Baltimore, MD 21212-4301

Attorney

David M. Grossman  
201 N Charles Street  
Suite 1504  
Baltimore, MD 21201

Trustee

Robert S. Thomas, II  
300 E Joppa Road, Suite 409  
Towson, MD 21286



Shellpoint Mortgage Servicing  
PO Box 10826  
Greenville, SC 29603 0826  
For Inquiries: (800) 365-7107

KIMBERLY SCOTT  
828 GLENWOOD AVE  
BALTIMORE MD 21212

Analysis Date: September 30, 2020  
Loan: [REDACTED]  
Property Address:  
828 GLENWOOD AVE  
BALTIMORE, MD 21212

### Annual Escrow Account Disclosure Statement - Account History

The following is an overview of your escrow account with Shellpoint Mortgage Servicing. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information			Contractual		Effective Dec 01, 2020		Prior Esc Pmt		December 01, 2019		Escrow Balance Calculation	
P & I Pmt:	\$235.48		\$235.48		\$235.48		P & I Pmt:	\$235.48			Due Date:	April 01, 2020
Escrow Pmt:	\$303.26		\$204.21				Escrow Pmt:	\$303.26			Escrow Balance:	\$2,605.22
Other Funds Pmt:	\$0.00		\$0.00				Other Funds Pmt:	\$0.00			Anticipated Pmts to Escrow:	\$2,426.08
Asst. Pmt (-):	\$0.00		\$0.00				Asst. Pmt (-):	\$0.00			Anticipated Pmts from Escrow (-):	\$0.00
Reserve Acct Pmt:	\$0.00		\$0.00				Resrv Acct Pmt:	\$0.00				
Total Payment:	\$538.74		\$439.69				Total Payment:	\$538.74			Anticipated Escrow Balance:	\$5,031.30

  

Shortage/Overage Information		Effective Dec 01, 2020	
Upcoming Total Annual Bills		\$2,450.56	
Required Cushion		\$408.43	
Required Starting Balance		\$2,019.51	
Escrow Shortage		\$0.00	

  

**Cushion Calculation:** Because Shellpoint Mortgage Servicing does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of 408.43. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below 408.43 or 1/6 of the anticipated payment from the account.

This is a statement of actual activity in your escrow account from Dec 2019 to Nov 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
Dec 2019	517.43	214.17	1,202.64		Starting Balance	2,088.69	(1,352.19)
Dec 2019	214.17		612.65		* Hazard	1,403.48	(1,138.02)
Dec 2019	214.17		612.65	612.65	* City Tax	1,005.00	(1,138.02)
Jan 2020	303.26				* County Tax	606.52	(1,750.67)
Feb 2020	303.26				*	909.78	(1,750.67)
Feb 2020		303.26			* Escrow Only Payment	1,213.04	(1,750.67)
Mar 2020	303.26				*	1,213.04	(1,447.41)
Mar 2020		303.26			* Escrow Only Payment	1,516.30	(1,447.41)
Apr 2020	303.26				*	1,516.30	(1,144.15)
Apr 2020		303.26			* Escrow Only Payment	1,819.56	(1,144.15)
Apr 2020				12.15	* City Tax	1,819.56	(840.89)
May 2020	303.26				*	1,819.56	(853.04)
Jun 2020	303.26	303.26				2,122.82	(549.78)
Jul 2020	303.26		605.58		* County Tax	2,426.08	(549.78)
Jul 2020	214.17		605.58	635.27	* City Tax	2,123.76	(1,185.05)
Aug 2020	303.26	606.52			*	1,732.35	(578.53)
Sep 2020	303.26	303.26			*	2,035.61	(275.27)
Oct 2020	303.26				*	2,338.87	(275.27)
Nov 2020	303.26				*	2,642.13	(275.27)
						2,945.39	(275.27)
					Anticipated Transactions	2,945.39	(275.27)
Nov 2020		2,426.08 <sup>P</sup>					2,150.81
	\$4,495.80	\$4,763.07	\$3,639.10	\$1,260.07			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

Analysis Date:

September 30, 2020

Loan:

**Annual Escrow Account Disclosure Statement - Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	5,031.30	2,019.51
Dec 2020	204.21	1,202.64	Hazard	4,032.87	1,021.08
Dec 2020		612.65	City Tax	3,420.22	408.43
Jan 2021	204.21			3,624.43	612.64
Feb 2021	204.21			3,828.64	816.85
Mar 2021	204.21			4,032.85	1,021.06
Apr 2021	204.21			4,237.06	1,225.27
May 2021	204.21			4,441.27	1,429.48
Jun 2021	204.21			4,645.48	1,633.69
Jul 2021	204.21	635.27	City Tax	4,214.42	1,202.63
Aug 2021	204.21			4,418.63	1,406.84
Sep 2021	204.21			4,622.84	1,611.05
Oct 2021	204.21			4,827.05	1,815.26
Nov 2021	204.21			5,031.26	2,019.47
	<u>\$2,450.52</u>	<u>\$2,450.56</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

**New Escrow Payment Calculation**

Unadjusted Escrow Payment	\$204.21
Shortage Installment:	\$0.00
Rounding Adjustment Amount:	\$0.00
Escrow Payment:	\$204.21

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED, DISMISSED OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATION PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR ANY ATTEMPT TO COLLECT ANY SUCH OBLIGATION.